

Old Age, Disability, Death

First laws: 1906 (salaried employees) and 1924 (wage earners).

Current law: 1988, 1990, 1994.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 31.1 crowns.

Coverage

Employees, self-employed, members of industrial production cooperatives, members of agricultural cooperatives, and some special groups.

Source of Funds

Insured person: 5.9% of earnings; self-employed, 26.5%.

Employer: 20.6% of payroll.

Government: Any deficit.

Maximum earnings for benefit purposes: 2,500 crowns a month, plus 1/3 of earnings between 2,501-6,000 crowns and 1/10 between 6,001 and 10,000 crowns.

Above contributions also finance cash sickness and work-injury benefits.

Qualifying Conditions

Old-age pension: Men, age 60 (55-58 if in unhealthy or arduous work); women, age 53-57 according to number of children raised. 25 years of employment (proportionately reduced pension at age 65 if 10-24 years).

Substantial retirement ordinarily necessary but special consideration for selected occupations and beneficiaries over age 65.

Not payable abroad unless agreement.

Disability pension: Total disability (disabled for all work), or partial disability (1/3 loss of earning capacity). 5 years of employment in last 10 years (1-4 years if under age 28).

Survivor pension: Deceased met pension requirements or was pensioner at death.

Old-Age Benefits

Old-age benefit: 50% of average earnings during highest 5 of last 10 years, plus 1% of earnings per year of employment between 26 and 35 years.

Minimum pension (with full career): 550 crowns a month plus amount necessary to bring total monthly income to 1,980 crowns (3,510 for a couple).

Maximum: 4,660 crowns a month for new pensions.

Higher rates for unhealthy and arduous occupations.

Increment of 4% a year for work and deferral of pension after pensionable age.

Reduced pension: 2% of earnings times years of employment; minimum, 550 crowns a month.

Dependents' supplements: 420 crowns a month for wife age 65 or disabled.

Permanent Disability Benefits

Disability pension: 50% of average earnings, plus 1% of earnings per year of actual and credited employment between 26 and 35 years.

Minimum full pension: 550 crowns a month plus amount necessary to raise total income to 1,980 crowns (3,360 crowns for a couple).

Higher rates for unhealthy and arduous occupations.

Constant-attendance supplement: 200, 400, or 600 crowns a month, according to degree of disability.

Reduced pension: 2% of earnings times years of actual and credited employment.

Dependents' supplements: 420 crowns a month for wife age 65 or disabled; 250 crowns for first child (subsequent children receive ordinary family allowance).

Partial disability: 50% of total disability pension.

Social pension: Minimum of 1,980 crowns a month paid after means test, if no other pension.

Survivor Benefits

Survivor pension: 60% of pension of insured, Minimum pension, 450 crowns a month.

Payable to all widows for 12 months. Thereafter, only to widows age 50 (age 45 if 2 or more children reared, or any age if disabled, caring for child, or 3 or more children reared).

Widowers caring for child, 1,100 crowns a month.

Orphans: 30% of pension of insured for each half-orphan under age 15 (26 if student or disabled); minimum: 400 crowns a month.

Full orphans and widows eligible for additional benefit necessary to bring total income to 1,980 crowns a month (3,510 for two persons).

Funeral grant: Lump sum of 1,000 crowns.

Administrative Organization

Ministry of Labor, Social Affairs and Family of the Slovak Republic; Social Insurance Company; subsidiary offices on a district level administer payment of benefits through post office. District offices prepare papers and applications for pensions.

Sickness and Maternity

First law: 1888.

Current law: 1994.

Type of program: Social insurance.

Coverage

Employees, self-employed and some special groups.

Source of Funds

Insured person: 1.4% of earnings for cash benefits; (self-employed, 5.8%); 3.7% of earnings for medical care.

Employer: 4.4% of earnings (cash benefits); 10.0% for medical care.

Government: Special groups.

Qualifying Conditions

Cash sickness and medical benefits: Currently in a covered category (no minimum period of coverage). Eligibility continues for 6 weeks after coverage ceases.

Cash maternity benefits: 270 days of insurance in last 2 years.

Eligibility continues for 6 months after employment ceases.

Extended maternity leave: Up to 3 years. Payable to father in certain circumstances.

Sickness and Maternity Benefits

Sickness benefit: For 1st 3 days, 70% of earnings; from 4th day, 90%. Maximum benefit, 180 crowns a day. Payable from 1st day of incapacity for up to 1 year, or 2 years if recovery likely.

Maternity benefit: 90% of earnings. Maximum, 180 crowns a day. Payable for 28 weeks (37 weeks for single mother and multiple births) including at least 6 weeks before confinement. Families eligible for extended parental leave receive 1,200 crowns per month per child under age 3.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients through health service facilities of health insurance. Medical treatment, hospitalization, medicines, dental care (with limited cost sharing), maternity care, appliances, travel expenses, sanatorium and spa treatment.

Dependents' Medical Benefits

Medical benefits for dependents: Same medical services as for family head.

Administrative Organization

Cash benefits: Ministry of Labor, Social Affairs and Family of the Slovak Republic; Social Insurance Company; subsidiary offices on district level. District offices approve applications and control payment of benefits by employing enterprises.

Medical services: Ministry of Health; Universal Health Insurance Company. Services provided through health centers and clinics.

Work Injury

First law: 1887.

Current laws: 1956 (short-term benefits) and 1988 (pensions); 1990 (self-employed); 1994.

Type of program: Social insurance system.

Coverage

Employees, self-employed.

Source of Funds

Insured person: See pension contributions, above.

Employer: See pension contributions, above.

Government: See pension contributions, above.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 90% of earnings.

Maximum benefit: 180 crowns a day.

Permanent Disability Benefits

Permanent disability benefit: 60% of earnings, plus 1% of earnings per year of actual and credited employment between 26 and 35 years if totally disabled.

Higher rates for unhealthy and arduous occupations.

Constant-attendance supplement: 200, 400, and 600 crowns a month, according to degree of disability.

Dependents' supplements: 420 crowns a month for wife age 65 or disabled.

Partial disability: 50% of total disability pension.

Workers' Medical Benefits

Medical benefits: Same as for ordinary sickness, above.

Survivor Benefits

Survivor pension: 60% of pension of insured. Minimum pension, 450 crowns a month. Payable to all widows for 12 months. Thereafter, only to widows age 50 (age 45 if 2 or more children reared, or any age if disabled, caring for child, or 3 or more children reared). Orphans: 30% of pension of insured for each half-orphan under age 15 (26 if student or disabled). Maximum: 400 crowns. Full orphans: 50% of pension of insured. Minimum: 600 crowns a month.

Funeral grant: Lump sum of 1,000 crowns.

Administrative Organization

Temporary disability benefits: Ministry of Labor, Social Affairs and Family of the Slovak Republic; Social Insurance Company; subsidiary offices on a district level. District offices approve applications and control payment of benefits by employing enterprises.

Permanent disability and survivor pensions: Ministry of Labor, Social Affairs and Family; National Insurance Company.

Medical benefits: Ministry of Health; Universal Health Insurance Company; district and local health centers and factory clinics.

Unemployment

First law: 1991.

Type of program: Social insurance.

Coverage

Slovak citizens, at least 15 years old and capable of working.

Source of Funds

Insured person: None.

Employer: None.

Government: Whole cost.

Qualifying Conditions

Unemployment benefit: Registered with Labor Office as looking for work. Employment for at least 12 months in the past three years.

Unemployment Benefits

Unemployment benefit: 60% of earnings during first three months; 50% for next three months.

Administrative Organization

Employment Fund. District labor offices determine eligibility and make payments.

Family Allowances

First law: 1945.

Current law: 1994.

Type of program: State social support.

Coverage

Residents; non-citizens must have residence of at least one year.

Source of Funds

Insured person: None.

Employer: None.

Government: Whole cost from State budget.

Qualifying Conditions

Family allowances: Child must be under age 15 (26 if student or disabled). Family income below 1.5 or 2 multiples of minimum income (poverty line).

Family Allowance Benefits

Family allowances: 1/2 or 1/3 of minimum income for each eligible child.

Birth grant: Lump sum of 3,000 crowns for each birth.

Administrative Organization

Ministry of Labor, Social Affairs and Family of the Slovak Republic; Social Insurance Company, subsidiary offices on a district level.

Employing establishments, social departments of the state offices on a district level.

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